

CLAIMS

What is claimed is:

- 1        1. A method for performing cashless transactions,  
2        comprising the steps:  
3        transmitting information identifying a purchaser of a  
4        product without identifying a payment account for the purchaser;  
5        receiving the transmitted identifying information at a  
6        central processing point;  
7        processing the received identifying information at the  
8        central processing point to determine if the purchaser is a  
9        registered purchaser;  
10       transmitting a notice confirming registration, from the  
11       central processing point, if the purchaser is determined to be a  
12       registered purchaser;  
13       receiving the transmitted notice at the point of purchase;  
14       and  
15       generating, at the point of purchase, a bill for the  
16       purchased product responsive to receipt of the notice.

1        2. A method according to claim 1, further comprising the  
2 step of:

3        scanning a document to obtain the information identifying  
4 the purchaser.

1        3. A method according to claim 2, wherein the document is a  
2 government issued document.

1        4. A method according to claim 2, wherein the document is  
2 one of a drivers license and a passport.

1        5. A method according to claim 1, wherein the payment  
2 account includes one of credited funds and deposited funds.

1        6. A method according to claim 1, further comprising the  
2 steps of:

3        transmitting a purchase price of the product;

4        processing the received purchase price at the central  
5 processing point to determine if the purchase price exceeds a  
6 threshold amount; and

7        transmitting an authorization for the purchase if the  
8 purchase price is determined not to exceed the threshold amount.

1        7. A method according to claim 6, wherein the purchase  
2 price is transmitted from the point of purchase.

1        8. A method according to claim 6, wherein the notice and  
2 the authorization are transmitted as a unitary transmission.

1        9. A method according to claim 1, further comprising the  
2 step of:  
3        printing the generated bill at the point of purchase.

1        10. A method according to claim 9, further comprising the  
2 steps of:  
3        obtaining a signature of the purchaser on the printed bill;  
4 and  
5        digitizing the obtained signature.

1        11. A method according to claim 1, further comprising the  
2 steps of:  
3        transmitting the generated bill from the point of purchase;  
4 and  
5        receiving the transmitted bill at the central processing  
6 point.

1        12. A method according to claim 11, further comprising the  
2 steps of:

3        centrally processing the transmitted bill to generate  
4 billing information representing the bill; and

5        storing the billing information in a central database so as  
6 to be accessible to the purchaser.

1        13. A method according to claim 12, further comprising the  
2 steps of:

3        associating a digitized signature of the purchaser with the  
4 bill at the point of purchase<sup>(r)</sup>;

5        transmitting the associated digitized signature from the  
6 point of purchase; and

7        storing the transmitted digitized signature in the central  
8 database with the stored billing information.

1        14. A method according to claim 1, further comprising the  
2 steps of:

3        transmitting the generated bill from the point of purchase;

4        receiving the transmitted bill at the central processing  
5 point;

6        selecting one of immediate payment of the bill and delayed  
7 payment of the bill;

8           centrally processing the transmitted bill to generate  
9   billing information representing the bill; and  
10          storing the billing information in a central database so as  
11   to be accessible to the purchaser only if delayed payment is  
12   selected.

1           15. A method according to claim 1, further comprising the  
2   steps of:

3           transmitting the generated bill from the point of purchase;  
4           receiving the transmitted bill at the central processing  
5   point;

6           selecting one of immediate payment of the bill and delay  
7   payment of the bill; and

8           centrally processing the transmitted bill to automatically  
9   generate a directive to pay the transmitted bill if immediate  
10   payment is selected.

1           16. A method according to claim 1, wherein the information  
2   identifying the purchaser is transmitted to the central  
3   processing point from the point of purchase.

1           17. A cashless transaction network, comprising:

2       a central processing station configured to receive  
3 information identifying a purchaser of a product without  
4 identifying a payment account for the purchaser, to process the  
5 received identifying information to determine if the purchaser  
6 is a registered purchaser, and to transmit a notice confirming  
7 registration if the purchaser is determined to be a registered  
8 purchaser; and

9       a point of sale station configured to receive the  
10 transmitted notice, and to generate a bill for the purchased  
11 product responsive to the receipt of the notice.

1       18. A network according to claim 17, wherein the point of  
2 sale station is further configured to transmit the information  
3 identifying the purchaser to the central processing station.

1       19. A network according to claim 17, wherein the point of  
2 sale station includes a scanner configured to read the  
3 information identifying the purchaser from a document.

1       20. A network according to claim 17, wherein:  
2       the point of sale station is further configured to transmit  
3 a purchase price of the product;

4 the central processing station is further configured to  
5 process the received purchase price to determine if the received  
6 purchase price exceeds a threshold amount; and

7 the notice includes a purchase authorization if the  
8 purchase price is determined not to exceed the threshold amount.

1 21. A network according to claim 17, wherein the point of  
2 sale station includes a printer configured to print the  
3 generated bill.

1 22. A network according to claim 21, wherein the point of  
2 sale station includes (a<sup>rw</sup>) electronic signature pad configured to  
3 digitize a signature of the purchaser on the printed bill.

1 23. A network according to claim 22, wherein the point of  
2 sale station is further configured to transmit the generated  
3 bill and the digitized signature to the central processing  
4 station.

1 24. A network according to claim 23, wherein the central  
2 processing station is further configured to receive the  
3 transmitted bill and the transmitted digitized signature, to  
4 store information corresponding to the received bill and the

5 received digitized signature so as to be accessible to the  
6 purchaser.

1 25. A network according to claim 17, wherein the point of  
2 sale station is further configured to transmit the generated  
3 bill to the central processing station.

1 26. A network according to claim 25, wherein the central  
2 processing station is further configured to process the  
3 transmitted bill to generate billing information representing  
4 the bill, and includes a central database configured to store  
5 the billing information so as to be accessible to the purchaser.

1 27. A network according to claim 26, wherein:  
2 the point of sale station includes an input device  
3 configured to receive an input representing a selection of one  
4 of immediate payment of the bill and delayed payment of the  
5 bill, and is further configured to generate payment selection  
6 information representing the input payment selection and  
7 transmit the payment selection information to the central  
8 processing station; and

9 the central processing station is further configured to  
10 direct the storage of the billing information in a central



11 database only if the transmitted payment selection information  
12 represents the selection of delayed payment, and to  
13 automatically direct payment of the purchase only if the  
14 transmitted payment selection information represents the  
15 selection of immediate payment.

1 28. A system for cashless transaction system, comprising:  
2 a processor configured to receive information identifying a  
3 purchaser of a product to be purchased from any one of a  
4 plurality of different sellers, without identifying a payment  
5 account for the purchaser, to transmit a purchase authorization,  
6 to receive a bill corresponding to a purchase price of the  
7 product, to generate billing information representing the  
8 received bill; and  
9 a memory configured to store the billing information so as  
10 to be accessible to the purchaser on request.

1 29. A system according to claim 28, wherein the processor  
2 is further configured to:  
3 receive payment type selection information representing a  
4 selection of one of immediate payment and delayed payment,

5 to direct storage of the generated billing information in  
6 the memory if the received payment type selection information  
7 represents the selection of delayed payment, and

8 to automatically direct payment of the purchase price only  
9 if the received payment type selection information represents  
10 the selection of immediate payment.

1 30. A cashless transaction network, comprising:

2 a plurality of point of sale stations representing a  
3 plurality of different sellers; and

4 a central processing station configured to receive  
5 information from each of the plurality of point of sale  
6 stations, the received information identifying a plurality of  
7 different purchasers of different products without identifying  
8 payment accounts for the plurality of different purchasers, to  
9 process the received identifying information to determine if  
10 each of the plurality of purchasers is a registered purchaser,  
11 and to transmit notices confirming registration of those of the  
12 plurality of purchasers determined to be registered;

13 wherein the plurality of point of sale stations are  
14 configured to receive the transmitted notices, and to generate  
15 bills, each representing a purchase price of the one of the  
16 respective purchased products being purchased by those of the

17 plurality of purchasers determined to be registered, responsive  
18 to receipt of the notices.

1       31. A network according to claim 30, wherein the plurality  
2 of point of sale stations are further configured to transmit the  
3 generated bills to the central processing station and the  
4 central processing station is further configured to generate  
5 billing information representing the transmitted bills, and  
6 further comprising:

7       a central database configured to store the billing  
8 information so as to be accessible to those of the plurality of  
9 purchasers determined to be registered.